

A Cotton Mill as an Adjunct to a Country Bank.

The following address was delivered by B. S. Walker, president of the Monroe Cotton Mills and vice president of Bank of Monroe, Ga., before the Bankers' Association of Georgia, at their convention held at Warm Springs, Ga.

The members of the convention were so delighted with the address, that they ordered it printed and distributed with the hope that it would do much good—in developing the industries of State.

There are in almost every town in Georgia merchants who fume and fret every time a new merchant locates in their town; doctors who officiate and slander the new pill-roller as he comes fresh from the medical college with his new crisp diplomas, prepared as he thinks to heal all the diseases to which humanity is subject; lawyers who pounce upon the new limb of the law, and in a sneering manner advertise his mistakes in his first cases and predict his failure in places likely to do him harm; bankers who groan in disgust every time the see Mr. Withers open a new bank. There are cotton mill men in this State now rolling in anguish, fretting their lives away because they see now and then a new cotton mill proposed in some Georgia town; and, if by chance they are appealed to for advice by those intending to build a new mill, they tell the parties to keep their money out of cotton mills, that there are already too many in the country, those now running do not pay and often times they defeat the building of the mill.

I am thankful I do not belong to this class of croakers. I am one of those who believe every bale of cotton produced in Georgia should be spun in Georgia. There is no such thing as too many mills in Georgia, or in the South, so long as an angle bale of cotton is shipped to New England or across the water. I am tired of seeing our farmers sell their cotton at \$25 per bale to foreign manufacturers and buy it back in its manufactured state at from \$60 to \$75, the difference between the price received and price paid having gone to pay freight, to various foreign manufacturers add to food and clothe the poor of other countries, while our worthy poor people are left to spend their lives in misery and want. A noble old Georgian, who has made a large fortune by manufacturing cotton, said a few days ago, as several hundred of his operatives were passing out of his mill: "I enjoy feeding and clothing these poor people more than I enjoy all the money I've made."

If by what I shall say here today I can arouse one dead, sleepy town to action; if I can cause one honest Georgia widow with her helpless children to leave the cotton field, where they are not making expenses, and move to a new cotton mill to be built in her cotton town; to move from the old dilapidated cabin in the country to the new, white cottage in the mill village nearby, where they will make more clear money in one month than they have made in twelve months on the cotton farm, I will be delighted and will welcome the elms and shade of those calm, narrow-minded men who, because they own a few shares in some cotton mill, or perhaps hold an office in one, will shower upon my head their harshest epithets.

I am almost prepared to say where ever there is a bank in a Georgia town and no cotton mill, the bank has not done its duty. I will say most emphatically the bank has neglected a most important opportunity for increasing its own business and of every individual in its community, from the largest merchant to the most insignificant weaver woman or wood chopper.

For the proof of this assertion I have but to refer you to my own town, Monroe, to Harmony Grove, to Jackson, to Toccoa, and to Elberton, in each of which places prosperous, dividend paying cotton mills have been built under the supervision of officers of the local bank, and are now being operated most successfully to the great good of the bank, and for the benefit of every man, woman and child in these towns.

Do not understand me to say the banks are in partnership with the mills. This is not true, and it would not be advisable, but the mills are under the fostering care of the banks, an officer of the bank being an officer of the mill.

The mills need money to buy their supply of cotton in the fall and winter, just when the banks are full of money. They use the bank's money, say from November until May, and pay it back in time for the farmers to use it in making their crops. The cotton is fully insured and is held and owned by the bank and is paid for before it is spun by the mill. It is stored right at home, not all in one large warehouse subject to one fire, but in several warehouses holding from one to three hundred bales, and perhaps in sheds in the mill yard, under the protection of excellent waterworks. There is no better paper or collateral. There is not a banker within my hearing who has not a better paper than the note of either of the cotton mills I have mentioned, with a warehouse receipt for cotton attached to it. A country bank with a cotton mill under its care need never have

an idle dollar. Not so with a bank without a mill in its vicinity. It needs its money in October and November to its city depository, where it remains without interest till the spring of the year.

Another great advantage to a country bank in having a cotton mill in its care, is the fact that the stock owned by the citizens of the town and farmers near by affords such excellent collateral. Stock in any of the mills I have mentioned, is as good collateral as a government bond. If there is in Georgia a village cotton mill which under proper management, and has been kept up to date in all modern improvements, whose stock is not worth par, I do not know it. Not so, however, with some of the larger mills in the cities, where high salaries, high taxes, labor unions and tramp labor have ruined their profits. When these advantages which the villages have over the cities in the manufacture of cotton become fully known and appreciated, the new mills will all be located in villages and the country bank will prosper as never before.

But it is in the construction of the mill that the banker can do the most good for his community, and at the same time reach a rich harvest for himself. What can be better for a country bank, with one of its officers president of an incipient cotton mill, than to have in its assets several thousand dollars of subscription notes for stock in the mill on which one-half, or one-third of the amount has been paid? How nobly the bank can assist the struggling mill by advancing the cash on solvent subscription notes! With the aid of the local bank, a mill can be easily built in many a Georgia town when without such aid a mill will be an impossibility.

To those present who are interested in the upbuilding of their towns I would say, select the very best man in your community and authorize him to say to your people that the bank will advance the money at a low rate of interest on their subscriptions to a mill after one-third has been paid. You will be surprised to see how nobly they will respond.

Not many weeks ago, a banker in a Georgia town suddenly awoke to the fact that the manufacturing towns around him were outstripping his own town, and determined to build a cotton mill. He appealed in vain to the only wealthy man in his town to subscribe. After exhausting every argument and failing to move him to action, he finally proposed to go to Monroe to see the new mill. They came. The doubting Thomas was convinced; he subscribed \$15,000 to the new mill; others followed in quick succession, and the amount needed was soon raised. The mill is now organized and the man referred to is its enthusiastic vice president. If you find such a character in your town, try this remedy on him.

If you are charitably inclined and would mingle philanthropy with your business investments, how better could you act than by gathering several hundred of the worthy poor of your county into a new cotton mill village? If you belong to that class who believe all the ills of the country are due to the over production of cotton, why not show your faith by your works and take from the fields several hundred laborers and put them to manufacturing cotton instead of producing it.

A cotton mill with one hundred hands will spin one thousand bales of cotton annually worth at present prices \$25,000 in its raw state and say \$50,000 after it is spun. This force will consist of say fifteen men, twenty five women and sixty children. In the fields this force will not produce more than 300 bales of cotton worth \$7,500, while in the mill the value of their labor will amount to \$25,000. This is why New England is rich and the South poor. Will you not think of this and act?

Do not hesitate because coal is high, and you have no convenient water power. Georgia pine wood at \$1.25 a cord beats coal at \$2 per ton. With the new improvements for economizing fuel, a steam plant on a railroad is better than water power four or five miles from a shipping point.

Fifteen years ago there lived in the small town of Griffin a merchant of only moderate means, who was badly afflicted with that dreadful disease, nervous dyspepsia. Forced by the hand of disease to abandon his store, he decided to build a cotton mill. After weeks of anxious soliciting he could raise only \$84,000. With this small beginning, backed up by the friendly promise of the local bank, he made the venture. From this small beginning his plant has grown to nearly a million dollars, the stock being worth \$150 per share of \$100. The city of Griffin has doubled more than once in wealth and population, and the cotton mills are now leading money to the very bank which helped them in their infancy.

All throughout the Piedmont regions of the Carolinas the hum of the spindle and the smoke of the furnace is heard and seen upon almost every hill top, but after crossing the Savannah river into our State the noise of the cotton mill is no longer heard, but in its stead, the stillness of death prevails. The wave of prosperity which has caused the Carolinas to reach far ahead of Georgia has passed over Georgia, and is now finding a hearty welcome in the state of Alabama.

I will not say that the bankers of Georgia are to blame for this sad state of affairs, but I will say that it is in your power to change it, if you would. Will you act try?

Another Boer Victory.**ARMORED TRAIN ENTERS A BOER TRAP AND SUFFERS HEAVILY.**

London, Nov 17.—Misfortune steadily pursues British employment of armored trains, the fascination for which has given the Boers their first and latest victories. The British seemed to have walked into a deliberate trap, with the result that, according to the best accounts, 90 men are either killed, wounded or missing. Of these the Fusiliers claim 50 and the Durban infantry 40. It is believed that few escaped, and that the others are prisoners in the hands of the Boers. Many of the wounded were brought back on the locomotive and tender of the armored train. Capt. Haldane of the Gordon Highlanders was attached to the Fusiliers and other officers were with them. The list of casualties is awaited with great anxiety. In time of trouble Lieut. Winston Churchill has proved himself more a soldier than a correspondent, and his gallantry is highly praised on all sides.

The rumor of the death of Gen. Joubert is discredited. It is understood that the war office has news that he is still directing affairs. It is also rumored from Pietermaritzburg that the Boer losses at Ladysmith were heavy, and included Gen. Lucas Meyer, who was either killed or wounded. The report as to Gen. Joubert probably arose from the fact that his wife left the Boer camp at Ladysmith for the Free State.

The Cape Town correspondent of the Standard says he has heard from an old resident, who has just left the Orange Free State, that the war is very unpopular there; that, apart from the government officials, the attitude of the people who consider themselves bound to England, is very halfhearted; that disaffection and disobedience are spreading in the ranks of the Free State troops, and that the burghers would welcome any pretext to return to their homes.

Estcourt, Natal, Wednesday, Nov. 15.—An armored train, having on board a half company of the Durban volunteers and a half company of the Dublin Fusiliers, steamed to Ghiberville early this morning. On its return it was shelled by the artillery of the Boers, placed in four positions. Two trucks in front of the engine left the rails, toppling over. While the train was thus helpless the Durban and Dublin faced the Boers in skirmishing order and the Boers poured shot and shell into the crippled train. The derailed wagons were with great difficulty removed, and the line was cleared, when the engine and tender steamed back.

During this juncture, Lieut. Winston Churchill of the Fourth Hussars, and son of the late Lord Randolph Churchill, displayed much courage, as did also the driver and fireman. It is feared the Dublin and Durban fared badly.

A Red Cross party has gone out. Nov. 15 9:30 p.m.—At 6 o'clock this evening the Red Cross train returned. Dr. Bristow reported that on meeting the Boers' patrol he was halted and asked what he wanted. He replied that he had come with the train to remove the killed and wounded. The Boers told him to make his request in writing and Dr. Bristow complied.

After waiting for two hours, another Boer came and informed Dr. Bristow that, as Gen. Joubert was very far away, no answer to the request could be furnished until tomorrow morning. The Boer said that if Dr. Bristow would return with a white flag he could count upon a reply from Gen. Joubert. Dr. Bristow inquired if there were any information regarding Lieut. Winston Churchill.

London, Nov 16.—Special dispatches from Estcourt estimate the wounded and missing of the armored train contingent at from 100 to 150. The missing includes Capt. Haldane. It is hoped that some escaped over the veldt and will return to Estcourt in a few days.

BIG FIGHT AT LADYSMITH.

Estcourt, Nov. 16, 10 a.m.—A missionary, a native, but a reliable man, who arrived here yesterday from Ladysmith, reports that a big fight took place there on Friday, Nov. 10. He says that volunteers went out in the early morning and drew the enemy from their positions when the regular troops, under Sir George White, outmaneuvered them by outflanking the Boers, administering a crushing defeat and inflicting great loss.

His Life Was Saved.

Mr. J. E. Lilly, a prominent citizen of Hannibal, Mo., lately had a wonderful deliverance from a frightful death. In telling of it he says: "I was taken with typhoid fever that ran into pneumonia. My lungs became hardened. I was so weak I couldn't even sit up in bed. Consumption, when I heard of Dr. King's New Discovery. One bottle gave great relief. I continued to use it, and now am well and strong. I can't say too much in its praise." This marvellous medicine is the surest and quickest cure in the world for all throat and lung trouble. Regular sizes 50 cts and \$1.00. Trial bottle free at J. F. W. DeLorme's Drug Store, every bottle guaranteed.

Notice of Registration.

The State of South Carolina—Sumter County—Office of Supervisors of Registration, Sumter County, Sumter, S. C., February 1st, 1899.

Notice is hereby given that in accordance with an Act of the General Assembly, and in conformity with the requirements of the State Constitution, the books for the registration of all legally qualified voters, and for the issuing of transcripts, etc., will be open at the office of Supervisors of Registration in the court house, between the hours of 9 o'clock a.m. and 3 o'clock p.m., on the first Monday of each month, until thirty days before the next general election. Minors who shall become of age during that period of thirty days shall be entitled to registration before the books are closed, if otherwise qualified. The requirements for a qualified voter are that the applicant for registration shall be able to read and write correctly, or possess in his own name property to the amount of three hundred dollars, upon which he pays taxes.

E. F. BURROWS,
T. D. DUBOSE,
J. M. KNIGHT,
Supervisors of Registration Sumter Co.
Feb 1

\$2.75 BOX RAIN COAT
A REGULAR \$3.00 WATERPROOF RAINCOAT FOR \$2.75.
Send No Money. Cut this ad. out. Mail your name and weight, and a number of inches around body at breast taken over vest under coat for \$5.00, pay express agent and we will send you this coat by express. C. O. H., subject to examination, examine and try it on at your nearest express office and if found exactly as represented and the most wonderful value you ever saw or heard of and equal to any coat you can buy for \$5.00, pay express agent and we will send you this coat by express. C. O. H., subject to examination, examine and try it on at your nearest express office and if found exactly as represented and the most wonderful value you ever saw or heard of and equal to any coat you can buy for \$5.00, pay express agent and we will send you this coat by express. C. O. 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